

## Second Quarter 2015

In the Second Quarter of 2015, the N.C. Foreclosure Prevention Fund™ (NCFPF) approved 800 loans for homeowners, bringing the cumulative total of families receiving assistance to 19,860. Assistance payments totaled \$16 million, bringing the cumulative total to \$322 million. As of June 30, we had committed \$353 million to help homeowners make their mortgage payments while they are looking for a job or retraining.

- The NC Foreclosure Prevention Resources ad campaign, ran from February 23 through June 30. It used radio and digital ads to focus on housing counseling resources to prevent foreclosure. The radio ads aired through the end of May on stations in Raleigh, Greensboro, Charlotte, Fayetteville, Wilmington and Asheville, and promoted a special phone line at the call center: 1-866-484-5375. Digital behavioral targeting ads were run in the same geographic areas through June 30. A companion Google Adwords pay-per-click campaign ran during that same time period. The campaign also included nine weather page takeovers on WRAL.com, three home page takeovers on FOXYNC.com in Charlotte, and three weeks of home page interactive peels on WSOC.com in Charlotte. In addition, 115,000 postcards directing people to the website and phone number were mailed to homeowners who had had foreclosure filings.
- Outreach staff were vendors or made presentations at: Women's Empowerment 2015 in Raleigh (1200 visited booth); Murdock Developmental Health Fair in Butner (225 in attendance); Body Shop Rapid Response in Wake Forest (100 in attendance); Resource Fair in High Point (800 in attendance); Mohican Mills Rapid Response in Lincolnton (200 in attendance); Rapid Response for The Pantry in Cary (250 in attendance); WRAL Freedom Balloon Fest in Raleigh and Zebulon (6,000-7,000 in attendance); Congressman Butterfield Grants Workshop in Greenville (over 100 in attendance); Zebulon Town Board (25 in attendance); Rapid Response at the East Coast hub for Century Link in Wake Forest (50 in attendance); Rapid Response for The Pantry in Sanford (25 in attendance).
- Outreach to veterans included: Governor's Veteran Focus Group meeting in Raleigh (75 in attendance); Veteran Expo at the Nash County Senior Center in Nashville (75 in attendance); Veterans Stand Down in Hickory (300 in attendance); Veterans Career Expo in Jacksonville (175-200 people visited booth); NC STRIVE (Student Transition Resource Initiative for Veteran's Education); National Guard Joint Force Headquarters in Raleigh (200 in attendance); Moore County Veterans Stand Down in Pinehurst (150 in attendance); Veteran's Resource Fair in Morganton (200-250 people in attendance).
- Distribution of Marketing Materials: Pitt County Workforce Solutions Career Centers, Wilson County Workforce Solutions Career Centers, Wayne County Workforce Solutions Career Centers, Greene County Workforce Solutions Career Centers, Lee County Career Center (Sanford), Chatham County Career Center (Pittsboro), Harnett County Career Center (Lillington), Siler City Local ESC, Onslow County Career Center, Carteret County Career Center (Morehead City), Craven County Career Center (New Bern), Lenoir County Career Center located at the Community College (Kinston), Bladen County Career Center (Elizabethtown), Columbus County Career Center (Whiteville), Robeson County Career Center (Lumberton), Scotland County Career Center (Laurinburg), Richmond County Career Center (Rockingham), Anson County Career Center (Wadesboro), Union County Career Center (Monroe), and Charlotte local ESC Offices.



This document describes the Housing Finance Agency (HFA) Hardest-Hit Fund (HHF) data that state HFAs are required to provide to the U.S. Department of the Treasury. It includes quarterly borrower characteristic data and program specific performance data. All HFA HHF data submitted to the U.S. Department of the Treasury must be accurate, complete, and in agreement with retained HFA records. Data should be reported by each state HFA by the 45th day following the quarter.

Data requested in the "Borrower Characteristic" worksheet should be reported in aggregate for all HHF programs run by the state HFA. Program specific data is separated into reporting tabs for each individual program. State HFAs should report program performance data on an individual program basis. A data dictionary has been provided to assist in the definition of each data point.

**Template Version Date: July 2015**

North Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
1	<b>Unique Borrower Count</b>		
2	Number of Unique Borrowers Receiving Assistance	800	19,860
3	Number of Unique Borrowers Denied Assistance	183	5,476
4	Number of Unique Borrowers Withdrawn from Program	166	3,885
5	Number of Unique Borrowers in Process	477	N/A
6	Total Number of Unique Borrower Applicants	1,626	29,698
7	<b>Program Expenditures (\$)</b>		
8	Total Assistance Provided to Date	15,599,370	321,476,289
9	Total Spent on Administrative Support, Outreach, and Counseling	3,309,234	55,722,302
10	<b>Borrower Income (\$)</b>		
11	Above \$90,000	2.00%	1.04%
12	\$70,000- \$89,000	4.12%	2.70%
13	\$50,000- \$69,000	9.50%	8.70%
14	Below \$50,000	84.38%	87.56%
15	<b>Borrower Income as Percent of Area Median Income (AMI)</b>		
16	Above 120%	5.01%	2.91%
17	110%- 119%	1.50%	1.41%
18	100%- 109%	2.00%	2.12%
19	90%- 99%	2.75%	2.82%
20	80%- 89%	5.26%	3.79%
21	Below 80%	83.48%	86.95%
22	<b>Geographic Breakdown (by county)</b>		
23	Alamance	10	300
24	Alexander	5	84
25	Alleghany	2	32
26	Anson	3	29
27	Ashe	2	96
28	Avery	1	59
29	Beaufort	-	62
30	Bertie	1	36
31	Bladen	1	38
32	Brunswick	7	177
33	Buncombe	12	351
34	Burke	6	214
35	Cabarrus	25	534
36	Caldwell	11	239
37	Camden	-	26
38	Carteret	3	51
39	Caswell	-	43
40	Catawba	13	505
41	Chatham	4	93
42	Cherokee	1	43
43	Chowan	1	25
44	Clay	1	20
45	Cleveland	8	232
46	Columbus	4	60
47	Craven	2	100
48	Cumberland	31	400
49	Currituck	3	38
50	Dare	2	80
51	Davidson	10	291
52	Davie	4	74
53	Duplin	-	46
54	Durham	28	756
55	Edgecombe	2	119
56	Forsyth	22	911
57	Franklin	1	144
58	Gaston	13	498
59	Gates	-	19
60	Graham	-	22
61	Granville	10	101
62	Greene	-	14
63	Guilford	52	1,371
64	Halifax	5	97

North Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
65	Harnett	12	199
66	Haywood	2	87
67	Henderson	10	134
68	Hertford	2	40
69	Hoke	14	84
70	Hyde	1	2
71	Iredell	6	348
72	Jackson	1	24
73	Johnston	17	447
74	Jones	-	7
75	Lee	10	99
76	Lenoir	2	53
77	Lincoln	4	205
78	Macon	3	68
79	Madison	1	28
80	Martin	-	19
81	McDowell	3	56
82	Mecklenburg	136	3,094
83	Mitchell	-	35
84	Montgomery	1	18
85	Moore	3	61
86	Nash	8	199
87	New Hanover	22	315
88	Northampton	-	32
89	Onslow	16	145
90	Orange	4	142
91	Pamlico	1	10
92	Pasquotank	4	94
93	Pender	8	105
94	Perquimans	2	30
95	Person	1	71
96	Pitt	13	216
97	Polk	2	33
98	Randolph	17	300
99	Richmond	-	35
100	Robeson	3	129
101	Rockingham	5	142
102	Rowan	7	296
103	Rutherford	6	187
104	Sampson	1	54
105	Scotland	2	49
106	Stanly	1	100
107	Stokes	1	102
108	Surry	1	108
109	Swain	1	17
110	Transylvania	1	21
111	Tyrrell	-	4
112	Union	18	531
113	Vance	-	42
114	Wake	96	2,208
115	Warren	3	25
116	Washington	-	20
117	Watauga	1	99
118	Wayne	5	104
119	Wilkes	5	144
120	Wilson	9	127
121	Yadkin	2	57
122	Yancey	-	29

North Carolina			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
123	<b>Home Mortgage Disclosure Act (HMDA)</b>		
124	<b>Borrower</b>		
125	<b>Race</b>		
126	American Indian or Alaskan Native	9	206
127	Asian	8	269
128	Black or African American	338	7,341
129	Native Hawaiian or other Pacific Islander	2	35
130	White	389	10,375
131	Information Not Provided by Borrower	56	1,748
132	<b>Ethnicity</b>		
133	Hispanic or Latino	32	711
134	Not Hispanic or Latino	711	17,399
135	Information Not Provided by Borrower	57	1,750
136	<b>Sex</b>		
137	Male	322	8,222
138	Female	422	9,891
139	Information Not Provided by Borrower	56	1,747
140	<b>Co-Borrower</b>		
141	<b>Race</b>		
142	American Indian or Alaskan Native	4	94
143	Asian	5	191
144	Black or African American	123	2,631
145	Native Hawaiian or other Pacific Islander	-	18
146	White	201	5,515
147	Information Not Provided by Borrower	40	1,161
148	<b>Ethnicity</b>		
149	Hispanic or Latino	18	449
150	Not Hispanic or Latino	312	7,960
151	Information Not Provided by Borrower	41	1,166
152	<b>Sex</b>		
153	Male	108	2,847
154	Female	223	5,567
155	Information Not Provided by Borrower	40	1,161
156	<b>Hardship</b>		
157	Unemployment	527	16,219
158	Underemployment	137	2,380
159	Divorce	29	297
160	Medical Condition	69	680
161	Death	14	196
162	Other	24	88
163	<b>Current Loan to Value Ratio (LTV)</b>		
164	<100%	67.08%	77.17%
165	100%-109%	10.13%	12.82%
166	110%-120%	5.70%	6.37%
167	>120%	17.09%	3.64%
168	<b>Current Combined Loan to Value Ratio (CLTV)</b>		
169	<100%	63.92%	70.27%
170	100%-119%	16.46%	23.99%
171	120%-139%	8.86%	4.38%
172	140%-159%	5.06%	0.70%
173	>=160%	5.70%	0.66%
174	<b>Delinquency Status (%)</b>		
175	Current	25.25%	37.09%
176	30+	8.29%	9.71%
177	60+	6.19%	7.65%
178	90+	60.27%	45.55%
179	<b>Household Size</b>		
180	1	201	5,274
181	2	226	5,732
182	3	153	3,794
183	4	136	3,003
184	5+	84	2,057
Line 1 Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some unique borrower counts may not sum in a quarter-over-quarter fashion. This quarter 70 denied and 54 withdrawn cases were reconsidered.			
Line 126-131 & 142-147: Borrower can choose more than one Race designation, so total may not equal Total Borrowers Receiving Assistance, Line 2.			

North Carolina				
HFA Performance Data Reporting- Program Performance				
Mortgage Payment Program -MPP1				
			QTD	Cumulative
1	<b>Program Intake/Evaluation</b>			
2	<i>Approved</i>			
3	Number of Borrowers Receiving Assistance		397	4,939
4	% of Total Number of Applications		41.61%	48.34%
5	<i>Denied</i>			
6	Number of Borrowers Denied		147	2,963
7	% of Total Number of Applications		15.41%	29.00%
8	<i>Withdrawn</i>			
9	Number of Borrowers Withdrawn		74	1,980
10	% of Total Number of Applications		7.76%	19.38%
11	<i>In Process</i>			
12	Number of Borrowers In Process		336	N/A
13	% of Total Number of Applications		35.22%	N/A
14	<i>Total</i>			
15	Total Number of Borrowers Applied		954	10,218
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components		1	39
17	<b>Program Characteristics</b>			
18	<b>General Characteristics</b>			
19	Median 1st Lien Housing Payment Before Assistance		862	865
20	Median 1st Lien Housing Payment After Assistance		-	-
21	Median 2nd Lien Housing Payment Before Assistance		186	186
22	Median 2nd Lien Housing Payment After Assistance		-	-
23	Median 1st Lien UPB Before Program Entry		116,470	111,987
24	Median 1st Lien UPB After Program Entry		N/A	N/A
25	Median 2nd Lien UPB Before Program Entry		21,104	23,620
26	Median 2nd Lien UPB After Program Entry		N/A	N/A
27	Median Principal Forgiveness		N/A	N/A
28	Median Length of Time Borrower Receives Assistance		N/A	14
29	Median Assistance Amount		20,040	14,280
30	<b>Assistance Characteristics</b>			
31	Assistance Provided to Date		4,189,198	70,102,501
32	Total Lender/Servicer Assistance Amount		0	0
33	Borrowers Receiving Lender/Servicer Match (%)		N/A	N/A
34	Median Lender/Servicer Assistance per Borrower		N/A	N/A
35	<b>Other Characteristics</b>			
36	Median Length of Time from Initial Request to Assistance Granted		63	98
37	<i>Current</i>			
38	Number		93	1,626
39	%		23.43%	32.92%
40	<i>Delinquent (30+)</i>			
41	Number		33	389
42	%		8.31%	7.88%
43	<i>Delinquent (60+)</i>			
44	Number		32	288
45	%		8.06%	5.83%
46	<i>Delinquent (90+)</i>			
47	Number		239	2,636
48	%		60.20%	53.37%

North Carolina				
HFA Performance Data Reporting- Program Performance				
Mortgage Payment Program -MPP1				
			QTD	Cumulative
49	<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		112	4,354
50				
51	<b>Alternative Outcomes</b>			
52	<i>Foreclosure Sale</i>			
53	Number		-	54
54	%		0.00%	1.24%
55	<i>Cancelled</i>			
56	Number		-	1
57	%		0.00%	0.02%
58	<i>Deed in Lieu</i>			
59	Number		-	9
60	%		0.00%	0.21%
61	<i>Short Sale</i>			
62	Number		-	34
63	%		0.00%	0.78%
64	<b>Program Completion/ Transition</b>			
65	<i>Loan Modification Program</i>			
66	Number		-	1
67	%		0.00%	0.02%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>			
69	Number		11	1,042
70	%		9.82%	23.93%
71	<i>Reinstatement/Current/Payoff</i>			
72	Number		56	797
73	%		50.00%	18.31%
74	<i>Short Sale</i>			
75	Number		N/A	N/A
76	%		N/A	N/A
77	<i>Deed in Lieu</i>			
78	Number		N/A	N/A
79	%		N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>			
81	Number		45	2,416
82	%		40.18%	55.49%
83	<b>Homeownership Retention</b>			
84	Six Months Number		N/A	4,358
85	Six Months %		N/A	97.89%
86	Twelve Months Number		N/A	4,175
87	Twelve Months %		N/A	97.80%
88	Twenty-four Months Number		N/A	3,887
89	Twenty-four Months %		N/A	98.50%
90	Unreachable Number		N/A	-
91	Unreachable %		N/A	0.00%
<p><b>LINES 1:</b> Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some borrower counts may not sum in a quarter-over-quarter fashion.</p> <p><b>Lines 51,64</b> Starting this quarter reporting of Alternative Outcomes and Homeownership Retention is limited to events that occur 24 months after receipt of initial assistance. Any Alternative Outcomes such as Foreclosures reported in previous quarters that are over the 24 month limit have been removed from the cumulative column of this report. This change is to comply with the Homeownership provisions of the DataDictionary. See below for details on how the numbers changed.</p> <p><b>Lines 51-82</b> Due to the above change in reporting, on a cumulative basis 169 cases were removed from the cumulative column under Alternative Outcomes and moved to Program Completion/Transition. On the Alternative Outcomes side: Foreclosure Sale declined by 117, Deed in Lieu declined by 8 and Short Sale declined by 44. On the Program Completion/Transition side: Re-employed/ Regain Appropriate Employment increased by 27, Reinstatement Payoff by 32, and Other-Borrower Still Owns Home by 110.</p> <p><b>Lines 84-89</b> The change in reporting of Alternative Outcomes impacted Home Ownership Retention by increasing the number of borrowers reported as still owning their home after initial receipt of assistance. Reporting changed in number and percentage as follows: Six Months increased 138 and 3.10%, Twelve Months increased 73 and 1.71%, and Twenty-four Months increased 7 and 0.170%.</p>				

North Carolina			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Program - MPP2			
		QTD	Cumulative
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	390	14,885
4	% of Total Number of Applications	52.77%	65.69%
5	<i>Denied</i>		
6	Number of Borrowers Denied	49	3,780
7	% of Total Number of Applications	6.63%	16.68%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	110	3,803
10	% of Total Number of Applications	14.88%	16.78%
11	<i>In Process</i>		
12	Number of Borrowers In Process	190	N/A
13	% of Total Number of Applications	25.71%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	739	22,658
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	99
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	888	857
20	Median 1st Lien Housing Payment After Assistance	-	-
21	Median 2nd Lien Housing Payment Before Assistance	209	195
22	Median 2nd Lien Housing Payment After Assistance	-	-
23	Median 1st Lien UPB Before Program Entry	113,137	108,593
24	Median 1st Lien UPB After Program Entry	N/A	N/A
25	Median 2nd Lien UPB Before Program Entry	22,904	24,216
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	N/A	N/A
28	Median Length of Time Borrower Receives Assistance	N/A	17
29	Median Assistance Amount	20,734	17,107
30	<b>Assistance Characteristics</b>		
31	Assistance Provided to Date	11,001,246	247,891,340
32	Total Lender/Servicer Assistance Amount	-	-
33	Borrowers Receiving Lender/Servicer Match (%)	N/A	N/A
34	Median Lender/Servicer Assistance per Borrower	N/A	N/A
35	<b>Other Characteristics</b>		
36	Median Length of Time from Initial Request to Assistance Granted	79	71
37	<i>Current</i>		
38	Number	104	5,724
39	%	26.67%	38.45%
40	<i>Delinquent (30+)</i>		
41	Number	33	1,545
42	%	8.46%	10.38%
43	<i>Delinquent (60+)</i>		
44	Number	18	1,235
45	%	4.62%	8.30%
46	<i>Delinquent (90+)</i>		
47	Number	235	6,381
48	%	60.25%	42.87%

North Carolina			
HFA Performance Data Reporting- Program Performance			
Mortgage Payment Program - MPP2			
		QTD	Cumulative
49	<b>Program Outcomes</b>		
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	836	12,090
50			
51	<b>Alternative Outcomes</b>		
52	<i>Foreclosure Sale</i>		
53	Number	-	31
54	%	0.00%	0.26%
55	<i>Cancelled</i>		
56	Number	-	4
57	%	0.00%	0.03%
58	<i>Deed in Lieu</i>		
59	Number	1	6
60	%	0.12%	0.05%
61	<i>Short Sale</i>		
62	Number	6	64
63	%	0.72%	0.53%
64	<b>Program Completion/ Transition</b>		
65	<i>Loan Modification Program</i>		
66	Number	-	-
67	%	0.00%	0.00%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	247	2,571
70	%	29.55%	21.27%
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	92	1,631
73	%	11.00%	13.49%
74	<i>Short Sale</i>		
75	Number	N/A	N/A
76	%	N/A	N/A
77	<i>Deed in Lieu</i>		
78	Number	N/A	N/A
79	%	N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	490	7,783
82	%	58.61%	64.37%
83	<b>Homeownership Retention</b>		
84	Six Months Number	N/A	13,706
85	Six Months %	N/A	99.33%
86	Twelve Months Number	N/A	12,415
87	Twelve Months %	N/A	99.53%
88	Twenty-four Months Number	N/A	8,560
89	Twenty-four Months %	N/A	99.83%
90	Unreachable Number	N/A	-
91	Unreachable %	N/A	0.00%
<p><b>LINES 1:</b> Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some borrower counts may not sum in a quarter-over-quarter fashion.</p> <p><b>Lines 51,83</b> Starting this quarter reporting of Alternative Outcomes and Homeownership Retention is limited to events that occur 24 months after receipt of initial assistance. Any Alternative Outcomes such as Foreclosures reported in previous quarters over the 24 month limit have been removed from the cumulative column of this report. This change is to comply with the Homeownership provisions of the DataDictionary. See below for details on how the numbers changed.</p> <p><b>Lines 51-82</b> Due to the reporting changes above, on a cumulative basis 146 cases were removed from the cumulative column under Alternative Outcomes and moved to Program Completion/Transition. On the Alternative Outcomes side: Foreclosure Sale declined by 99, Deed in Lieu declined by 5 and Short Sale declined by 42. On the Program Completion/Transition side: Re-employed/ Regain Appropriate Employment increased by 29, Reinstatement Payoff by 30, and Other-Borrower Still Owns Home by 87.</p> <p><b>Lines 84-89</b> The above change in reporting of Alternative Outcomes impacted Home Ownership Retention by increasing the number of borrowers reported as still owning their home after initial receipt of assistance. Reporting changed in number and percentage as follows: Six Months increased 88 and 0.63%, Twelve Months increased 8 and 0.06%, and Twenty-four Months was unchanged.</p>			

<b>North Carolina</b>				
<b>HFA Performance Data Reporting- Program Performance</b>				
<b>Second Mortgage Refinance Program</b>				
			<b>QTD</b>	<b>Cumulative</b>
1	<b>Program Intake/Evaluation</b>			
2	<i>Approved</i>			
3	Number of Borrowers Receiving Assistance		9	159
4	% of Total Number of Applications		34.62%	47.18%
5	<i>Denied</i>			
6	Number of Borrowers Denied		9	130
7	% of Total Number of Applications		34.62%	38.58%
8	<i>Withdrawn</i>			
9	Number of Borrowers Withdrawn		5	45
10	% of Total Number of Applications		19.23%	13.35%
11	<i>In Process</i>			
12	Number of Borrowers In Process		3	N/A
13	% of Total Number of Applications		11.54%	N/A
14	<i>Total</i>			
15	Total Number of Borrowers Applied		26	337
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components		10	134
17	<b>Program Characteristics</b>			
18	<b>General Characteristics</b>			
19	Median 1st Lien Housing Payment Before Assistance		654	762
20	Median 1st Lien Housing Payment After Assistance		N/A	N/A
21	Median 2nd Lien Housing Payment Before Assistance		267	229
22	Median 2nd Lien Housing Payment After Assistance		-	-
23	Median 1st Lien UPB Before Program Entry		80,853	97,180
24	Median 1st Lien UPB After Program Entry		N/A	N/A
25	Median 2nd Lien UPB Before Program Entry		20,135	23,175
26	Median 2nd Lien UPB After Program Entry		-	-
27	Median Principal Forgiveness		-	4,159
28	Median Length of Time Borrower Receives Assistance		N/A	N/A
29	Median Assistance Amount		21,001	22,720
30	<b>Assistance Characteristics</b>			
31	Assistance Provided to Date		150,519	3,218,286
32	Total Lender/Servicer Assistance Amount		-	204,713
33	Borrowers Receiving Lender/Servicer Match (%)		0.00%	19.00%
34	Median Lender/Servicer Assistance per Borrower		-	4,159
35	<b>Other Characteristics</b>			
36	Median Length of Time from Initial Request to Assistance Granted		78	101
37	<i>Current</i>			
38	Number		7	66
39	%		77.78%	41.51%
40	<i>Delinquent (30+)</i>			
41	Number		1	7
42	%		11.11%	4.40%
43	<i>Delinquent (60+)</i>			
44	Number		-	7
45	%		0.00%	4.40%
46	<i>Delinquent (90+)</i>			
47	Number		1	79
48	%		11.11%	49.69%

North Carolina				
HFA Performance Data Reporting- Program Performance				
Second Mortgage Refinance Program				
			QTD	Cumulative
49	<b>Program Outcomes</b>			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		3	149
50				
51	<b>Alternative Outcomes</b>			
52	<i>Foreclosure Sale</i>			
53	Number		-	-
54	%		0.00%	0.00%
55	<i>Cancelled</i>			
56	Number		-	-
57	%		0.00%	0.00%
58	<i>Deed in Lieu</i>			
59	Number		-	-
60	%		0.00%	0.00%
61	<i>Short Sale</i>			
62	Number		-	-
63	%		0.00%	0.00%
64	<b>Program Completion/ Transition</b>			
65	<i>Loan Modification Program</i>			
66	Number		-	-
67	%		0.00%	0.00%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>			
69	Number		-	-
70	%		0.00%	0.00%
71	<i>Reinstatement/Current/Payoff</i>			
72	Number		3	149
73	%		100.00%	100.00%
74	<i>Short Sale</i>			
75	Number		N/A	N/A
76	%		N/A	N/A
77	<i>Deed in Lieu</i>			
78	Number		N/A	N/A
79	%		N/A	N/A
80	<i>Other - Borrower Still Owns Home</i>			
81	Number		-	-
82	%		0.00%	0.00%
83	<b>Homeownership Retention</b>			
84	Six Months Number		N/A	141
85	Six Months %		N/A	100.00%
86	Twelve Months Number		N/A	109
87	Twelve Months %		N/A	100.00%
88	Twenty-four Months Number		N/A	70
89	Twenty-four Months %		N/A	100.00%
90	Unreachable Number		N/A	0
91	Unreachable %		N/A	0.00%
<p><b>Lines 51,83</b> Starting this quarter reporting of Alternative Outcomes and Homeownership Retention is limited to events that occur 24 months after receipt of initial assistance. Any Alternative Outcomes such as Foreclosures reported in previous quarters over the 24 month limit have been removed from the cumulative column of this report. This change is to comply with the Homeownership provisions of the DataDictionary.</p> <p><b>Lines 53</b> Due to the above change in reporting, on a cumulative basis, Foreclosure Sale declined from 1 to 0.</p>				

North Carolina			
HFA Performance Data Reporting- Program Performance Modification Enabling Pilot Program			
		QTD	Cumulative
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	12	13
4	% of Total Number of Applications	85.71%	86.67%
5	<i>Denied</i>		
6	Number of Borrowers Denied	-	-
7	% of Total Number of Applications	0.00%	0.00%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	-	-
10	% of Total Number of Applications	0.00%	0.00%
11	<i>In Process</i>		
12	Number of Borrowers In Process	2	N/A
13	% of Total Number of Applications	14.29%	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	14	15
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	-	-
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	1,156	1,155
20	Median 1st Lien Housing Payment After Assistance	739	726
21	Median 2nd Lien Housing Payment Before Assistance	-	-
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry	160,974	158,166
24	Median 1st Lien UPB After Program Entry	106,750	102,000
25	Median 2nd Lien UPB Before Program Entry	7,500	7,500
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness	44,719	44,538
28	Median Length of Time Borrower Receives Assistance	N/A	N/A
29	Median Assistance Amount	21,841	21,120
30	<b>Assistance Characteristics</b>		
31	Assistance Provided to Date	258,407	264,162
32	Total Lender/Servicer Assistance Amount	286,141	291,663
33	Borrowers Receiving Lender/Servicer Match (%)	100.00%	100.00%
34	Median Lender/Servicer Assistance per Borrower	22,485	22,336
35	<b>Other Characteristics</b>		
36	Median Length of Time from Initial Request to Assistance Granted	66	67
37	<i>Current</i>		
38	Number	-	-
39	%	0.00%	0.00%
40	<i>Delinquent (30+)</i>		
41	Number	-	-
42	%	0.00%	0.00%
43	<i>Delinquent (60+)</i>		
44	Number	-	-
45	%	0.00%	0.00%
46	<i>Delinquent (90+)</i>		
47	Number	12	13
48	%	100.00%	100.00%

North Carolina			
HFA Performance Data Reporting- Program Performance Modification Enabling Pilot Program			
		QTD	Cumulative
49	<b>Program Outcomes</b>		
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	6	7
50			
51	<b>Alternative Outcomes</b>		
52	<i>Foreclosure Sale</i>		
53	Number	-	-
54	%	0.00%	0.00%
55	<i>Cancelled</i>		
56	Number	-	-
57	%	0.00%	0.00%
58	<i>Deed in Lieu</i>		
59	Number	-	-
60	%	0.00%	0.00%
61	<i>Short Sale</i>		
62	Number	-	-
63	%	0.00%	0.00%
64	<b>Program Completion/ Transition</b>		
65	<i>Loan Modification Program</i>		
66	Number	-	-
67	%	0.00%	0.00%
68	<i>Re-employed/ Regain Appropriate Employment Level</i>		
69	Number	N/A	N/A
70	%	N/A	N/A
71	<i>Reinstatement/Current/Payoff</i>		
72	Number	-	-
73	%	0.00%	0.00%
74	<i>Short Sale</i>		
75	Number	-	-
76	%	0%	0%
77	<i>Deed in Lieu</i>		
78	Number	-	-
79	%	0%	0%
80	<i>Other - Borrower Still Owns Home</i>		
81	Number	6	7
82	%	100.00%	100.00%
83	<b>Homeownership Retention</b>		
84	Six Months Number	N/A	-
85	Six Months %	N/A	0.00%
86	Twelve Months Number	N/A	-
87	Twelve Months %	N/A	0.00%
88	Twenty-four Months Number	N/A	-
89	Twenty-four Months %	N/A	0.00%
90	Unreachable Number	N/A	-
91	Unreachable %	N/A	0.00%

## Data Dictionary

### HFA Performance Data Reporting - Borrower Characteristics

**The Following Data Points Are To Be Reported In Aggregate For All Programs:**

#### Unique Borrower Count

Number of Unique Borrowers Receiving Assistance	Total number of <b>unique</b> borrowers having received some form of assistance under any one of the HFA's programs. The number of borrowers represented in the other "Borrower Characteristics" fields should foot to this number.
Number of Unique Borrowers Denied Assistance	Total number of <b>unique</b> borrowers <b>not</b> receiving assistance under any of the programs and not withdrawn.
Number of Unique Borrowers Withdrawn from Program	Total number of <b>unique</b> borrowers who <b>do not</b> receive assistance under any program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA.
Number of Unique Borrowers in Process	Total number of <b>unique</b> borrowers who have not been decisioned for any program and are pending review. This should be reported in the QTD column only.
Total Number of Unique Applicants	Total number of <b>unique</b> borrowers. This should be the total of the four above fields (using the QTD column for in process borrowers).

#### Program Expenditures

Total Assistance Provided to Date	<b>Total</b> amount of assistance disbursed on behalf of all borrowers.
Total Spent on Administrative Support, Outreach, and Counseling	<b>Total</b> amount spent on administrative expenses to support the program(s).

#### Borrower Income

All Categories	At the time of assistance, borrower's annual income (\$) rounded to the nearest thousand.
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#### Borrower Income as Percent of Area Median Income (AMI)

All Categories	At the time of assistance, borrower's annual income as a percentage of area median income.
----------------	--------------------------------------------------------------------------------------------

#### Geographic Breakdown (by County)

All Categories	Number of aggregate borrowers assisted in each county listed.
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#### Home Mortgage Disclosure Act (HMDA)

<i>Borrower</i>	
<b>Race</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<b>Ethnicity</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<b>Sex</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<i>Co-Borrower</i>	
<b>Race</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<b>Ethnicity</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<b>Sex</b>	
All Categories	All totals for the aggregate number of borrowers assisted.

#### Hardship

All Categories	All totals for the aggregate number of borrowers assisted.
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#### Current Loan to Value Ratio (LTV)

All Categories	Market loan-to-value ratio calculated using the unpaid principal balance of the first mortgage at the time of assistance divided by the most current valuation at the time of assistance.
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#### Current Combined Loan to Value Ratio (CLTV)

All Categories	Market combined loan-to-value ratio calculated using the unpaid principal balance for all first and junior liens at the time of assistance divided by the most current valuation at the time of assistance.
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#### Delinquency Status (%)

All Categories	Delinquency status at the time of assistance.
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#### Household Size

All Categories	Household size at the time of assistance.
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### HFA Performance Data Reporting - Program Performance

**The Following Data Points Are To Be Reported In Aggregate For All Programs:**

#### Program Intake/Evaluation

<i>Approved</i>	
Number of Borrowers Receiving Assistance	The total number of borrowers receiving assistance for the specific program.
% of Total Number of Applications	Total number of borrowers receiving assistance for the specific program divided by the total number of borrowers who applied for the specific program.
<i>Denied</i>	
Number of Borrowers Denied	The total number of borrowers denied for assistance for the specific program. A denial is defined as a borrower who has provided the necessary information for consideration for program assistance, but is not approved for assistance under the specific program.
% of Total Number of Applications	Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who applied for the specific program.
<i>Withdrawn</i>	
Number of Borrowers Withdrawn	The total number of borrowers withdrawn from the specific program. A withdrawal is defined as a borrower who was approved but never received funding, or a borrower who drops out of the process despite attempts by the HFA to complete application.
% of Total Number of Applications	Total number of borrowers withdrawn for the specific program divided by the total number of borrowers who applied for the specific program.
<i>In Process</i>	
Number of Borrowers In Process	The total number of borrowers who have applied for assistance from the specific program that have not been decisioned and are pending review. This should be reported in the QTD column only.
% of Total Number of Applications	Total number of borrowers who have applied for assistance from the specific program that have not been decisioned and are pending review divided by the total number of borrowers who applied for the specific program.
<i>Total</i>	
Total Number of Borrowers Applied	Total number of borrowers who applied for the specific program (approved, denied, withdrawn and QTD in process).

	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	Number of borrowers participating in other HFA sponsored HHF programs or other HHF program components (i.e., funded borrowers only).
<b>Program Characteristics (For All Approved Applicants)</b>		
<b>General Characteristics</b>		
	Median 1st Lien Housing Payment Before Assistance	Median first lien housing payment <b>paid by homeowner</b> prior to receiving assistance. In other words, the median contractual borrower payment on their first lien before receiving assistance.
	Median 1st Lien Housing Payment After Assistance	Median first lien housing payment <b>paid by homeowner</b> after receiving assistance. In other words, the median contractual first lien payment less HFA contribution.
	Median 2nd Lien Housing Payment Before Assistance	Median second lien housing payment <b>paid by homeowner</b> prior to receiving assistance. In other words, the median contractual borrower payment on their second lien before receiving assistance.
	Median 2nd Lien Housing Payment After Assistance	Median second lien housing payment <b>paid by homeowner</b> after receiving assistance. In other words, the median contractual second lien payment less HFA contribution.
	Median 1st Lien UPB Before Program Entry	Median unpaid principal balance prior to receiving assistance.
	Median 1st Lien UPB After Program Entry	Median unpaid principal balance after receiving assistance.
	Median 2nd Lien UPB Before Program Entry	Median second lien unpaid principal balance prior to receiving assistance.
	Median 2nd Lien UPB After Program Entry	Median second lien unpaid principal balance after receiving assistance.
	Median Principal Forgiveness	Median amount of principal reduction provided, including the amount (\$) provided by the HFA on behalf of the borrower and the amount (\$) provided by the lender/servicer, including second lien extinguishment. Extinguished fees should only be included if those fees have been capitalized.
	Median Length of Time Borrower Receives Assistance	Median length of time borrowers receive on-going assistance (e.g., mortgage payment assistance programs). Please report in months (round up to closest integer). This only need be reported in the cumulative column.
	Median Assistance Amount	Median amount of assistance (\$) disbursed to the lender/servicer on behalf of the borrower.
<b>Assistance Characteristics</b>		
	Assistance Provided	Total amount of aggregate assistance provided by the HFA (does not include lender matching assistance or borrower partial payments).
	Total Lender/Servicer Assistance Amount	Total amount of aggregate assistance provided by the lenders/servicers (does not include HFA assistance). Waived servicing fees and/or forbearance does not count towards lender/servicer assistance.
	Borrowers Receiving Lender/Servicer Match (%)	Number of borrowers receiving lender/servicer match divided by the total number of assisted borrowers.
	Median Lender/Servicer Assistance per Borrower	Median lender/servicer matching amount (for borrowers receiving match assistance).
<b>Other Characteristics</b>		
	Median Length of Time from Initial Request to Assistance Granted	Median length of time from initial contact with borrower to assistance provided. Please report in days (round up to closest integer).
	<i>Current</i>	
	Number	Number of borrowers current at the time assistance is received.
	%	Number of current borrowers divided by the total number of approved applicants.
	<i>Delinquent (30+)</i>	
	Number	Number of borrowers 30+ days delinquent but less than 60 days delinquent at the time assistance is received.
	%	Number of borrowers 30+ days delinquent but less than 60 days delinquent divided by the total number of approved applicants.
	<i>Delinquent (60+)</i>	
	Number	Number of borrowers 60+ days delinquent but less than 90 days delinquent at the time assistance is received.
	%	Number of borrowers 60+ days delinquent but less than 90 days delinquent divided by the total number of approved applicants.
	<i>Delinquent (90+)</i>	
	Number	Number of borrowers 90+ days delinquent at the time assistance is received.
	%	Number of borrowers 90+ days delinquent divided by the total number of approved applicants.
<b>Program Outcomes</b>		
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)	Number of borrowers no longer receiving assistance under this program.
<b>Alternative Outcomes</b>		
	<i>Foreclosure Sale</i>	
	Number	Number of borrowers that had a foreclosure sale after program assistance ended.
	%	Number of foreclosed borrowers divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Cancelled</i>	
	Number	Number of borrowers who were <b>approved and funded</b> , then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition.
	%	Number of cancelled borrowers divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Deed-in-Lieu</i>	
	Number	Number of borrowers that had a deed-in-lieu after program assistance ended.
	%	Number of borrowers who transitioned from their homes via a deed-in-lieu divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Short Sale</i>	
	Number	Number of borrowers that had a short sale after program assistance ended.
	%	Number of borrowers who transitioned from their homes via a short sale divided by the total number of borrowers no longer receiving assistance under this program.
<b>Program Completion/ Transition</b>		
	<i>Loan Modification Program</i>	
	Number	Number of borrowers who transitioned into a loan modification program (such as the Making Home Affordable Program).

%	Number of borrowers who transitioned into a loan modification program divided by the total number of borrowers no longer receiving assistance under this program.
<b>Re-employed/ Regain Appropriate Employment Level</b>	
Number	Number of borrowers who regained employment and/or appropriate levels of employment.
%	Number of re-employed/appropriately employed borrowers divided by the total number of borrowers no longer receiving assistance under this program.
<b>Reinstatement/Current/Payoff</b>	
Number	Number of borrowers whose loan was reinstated/brought current and/or paid off their HHF assistance loan.
%	Number of reinstated/current/paid off borrowers divided by the total number of borrowers no longer receiving assistance under this program.
<b>Short Sale</b>	
Number	Number of borrowers who transitioned out of the program into a short sale <u>as the desired outcome of the program</u> .
%	Number of borrowers who transitioned from their homes via a short sale as the desired outcome of the program divided by the total number of borrowers no longer receiving assistance under this program.
<b>Deed-in-Lieu</b>	
Number	Number of borrowers who transitioned out of the program into a deed-in-lieu <u>as the desired outcome of the program</u> .
%	Number of borrowers who transitioned from their homes via a deed-in-lieu divided by the total number of borrowers no longer receiving assistance under this program.
<b>Other - Borrower Still Owns Home</b>	
Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above, but still maintaining ownership of the home.
%	Number of transitioned borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

<b>Homeownership Retention</b>	
Six Months	Number of borrowers assisted by the program who retain ownership at least 6 months after receipt of initial assistance, including borrowers who retain their home for more than 6 months but less than 12 months. (Note: Borrowers in the 12-month and 24-month counts should also be included in the 6-month count, as the two intervals are not mutually exclusive.)
%	Number of borrowers assisted by the program who retain ownership at least 6 months after receipt of initial assistance divided by the total number of households assisted by the program 6 months prior to reporting period.
Twelve Months	Number of borrowers assisted by the program who retain ownership at least 12 months after receipt of initial assistance, including borrowers who retain their home for more than 12 months but less than 24 months. (Note: Borrowers in the 24-month count should also be included in the 6-month and 12-month counts, as the two intervals are not mutually exclusive.)
%	Number of borrowers assisted by the program who retain ownership at least 12 months after receipt of initial assistance divided by the total number of households assisted by the program 12 months prior to reporting period.
Twenty-four Months	Number of borrowers assisted by the program who retain ownership at least 24 months after receipt of initial assistance. Borrowers who retain their home for 24 months should be included in the 6-month, 12-month, and 24-month counts.
%	Number of borrowers assisted by the program who retain ownership at least 24 months after receipt of initial assistance divided by the total number of households assisted by the program 24 months prior to reporting period.
Unreachable	Number of borrowers assisted by the program for whom homeownership retention status cannot be verified by any available means.
%	Number of borrowers assisted by the program for whom homeownership retention status cannot be verified by any available means divided by the total number of borrowers assisted.

**HFA Performance Data Reporting - Program Notes**

Mortgage Payment Program 1 (MPP1)	Program provides monthly mortgage payment assistance on behalf of homeowners who are unable to afford their monthly payment due to an unemployment related or other qualified financial hardship. Program also provides assistance to reinstate a delinquent mortgage on behalf of a homeowner who became delinquent due to an unemployment related or other qualified financial hardship.
Mortgage Payment Program 2 (MPP2)	Program provides monthly mortgage payment assistance on behalf of homeowners who are unable to afford their monthly payment due to an employment related qualified financial hardship. Program also provides assistance to reinstate a delinquent mortgage on behalf of a homeowner who became delinquent due to an employment related qualified financial hardship.
Modification Enabling Program (MEP)	Program provides funds to facilitate modifications for eligible homeowners with mortgages purchased in a distressed asset sale.
Second Mortgage Refinance Program (SMRP)	Program provides assistance to reduce or eliminate a second mortgage or lien to create an affordable payment.